

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Karl W. Krouse**  
**Betty C. Krouse**  
**aka Betty C. Herzing**  
*Debtor(s)*

M&T Bank  
*Movant,*

v.  
Karl W. Krouse  
Betty C. Krouse  
aka Betty C. Herzing  
Ronda J. Winnecour, Esq., Trustee  
*Respondent.*

Case No. 16-10694-TPA  
Chapter: 13

Related to Claim No. 3

**ORDER**

**AND NOW**, this **12th day of December, 2016**, upon consideration of the **NOTICE OF MORTGAGE PAYMENT CHANGE** filed by **M&T Bank** at Claim No. 3 in the above-captioned bankruptcy case,

It is hereby **ORDERED** that *on or before twenty-one (21) days from the date the Notice of Mortgage Payment Change* was docketed, the Debtor(s) or Debtor(s)' Counsel shall file, either:

- (1) an **AMENDED CHAPTER 13 PLAN**;
- (2) a **DECLARATION** that the existing Chapter 13 Plan is sufficient to fund the Plan with the modified debt; or
- (3) an **OBJECTION** to the *Notice of Mortgage Payment Change* as stated, and shall self-schedule a hearing on the matter pursuant to the Court's procedures.

**The failure to timely file an Objection shall result in the allowance of the payment change without further order, notice or hearing. HOWEVER**, no payment change will be implemented by the Chapter 13 Trustee until such time as the Debtor(s) or Debtor(s)' Counsel files an Amended Chapter 13 Plan or Declaration, whichever is applicable as required by this Order.

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

Certificate of Notice Page 2 of 2  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Karl W. Krouse  
Betty C. Krouse  
Debtors

Case No. 16-10694-TPA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: culy  
Form ID: 237

Page 1 of 1  
Total Noticed: 3

Date Rcvd: Dec 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2016.

db/jdb +Karl W. Krouse, Betty C. Krouse, 4408 Wilcox road, Wilcox, PA 15870-2216  
14261826 M & T Bank, PO Box 619063, Dallas, TX 75261-9063

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
14276105 E-mail/Text: camanagement@mtb.com Dec 13 2016 01:59:37 M&T Bank, P.O. Box 840,  
Buffalo, NY 14240-0840

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 14, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2016 at the address(es) listed below:

Earle D. Lees, Jr. on behalf of Joint Debtor Betty C. Krouse bankruptcybutler@windstream.net,  
earlelees@ducom.tv  
Earle D. Lees, Jr. on behalf of Debtor Karl W. Krouse bankruptcybutler@windstream.net,  
earlelees@ducom.tv  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6